

O C T O B E R 1 2 , 2 0 1 1

To All Michigan House Representatives

Dear Sir/Madam,

I am writing you today to urge you to vote NO on HB 4936, legislation that I think is one backward step for Michigan. The Michigan no-fault insurance system is, quite simply, one of the very best things that we have in our state. I am a republican, a conservative and Yes I have a personal interest in this issue.

My son Joseph was injured in an auto accident on March 12, 2002. He suffered a L1 spinal cord injury and his life (he was 23 years old) and our family changed forever that day. The injury left him a parapalegic but because of Michigan's No Fault Auto Insurance we were very fortunate. He spent two months in Univ of Michigan hospital before coming home and undergoing outpatient physical therapy first at Mercy Hospital in Port Huron, then Rehab Institute of Michigan at the DMC, and currently Walk The Line in Southfield. The last 10 years have been hard as there are so many issues such as pressure sores, bladder & bowel control loss, mental health, just to name of few physical issues. An then there is the endless life long issues of wheelchairs, making sure everywhere you go is handicap accessible. With his therapy and leg braces he was able to stand and take steps. This is in itself a wonderful miracle.

My brother-in-law was in a motorcycle/deer accident in May 2010. Because motorcycle insurance is not in the catastrophic fund, he quickly reached his insurance cap and had to rely on medicare. He was injured more severely and was not able to get the physical therapy he needed to recover to his best ability. From the hospital he was forced to go into a nursing home and contracted pneumonia several times as well as horrendous pressure sores. He quickly went downhill but fought so courageously for his life. He was in and out of the hospital from the nursing home several times but finally lost his battle on June 2nd, 2011. I am absolutely positive if he had hit another car instead of a deer he would still be flourishing and thriving to this day because he would have been under the Michigan Catastrophic Fund. He did not receive the care and benefits my son is so fortunate to have.

My family is a living example why the Michigan No Fault Auto Insurance is a very valuable program in our state. I thank God every day I live in the great state of Michigan. I have joined CPAN and urge you to check out their website www.cpan.us. All the benefits my son receives require a doctors prescription...everything...from wheelchair repairs to his urinary catheters to his adult diapers (we call them briefs). If this legislation passes he will be limited to the number of catheters he can obtain and urinary tract infections can quickly become deadly (I almost compare this to using dirty needles/syringes).

I urge you to please analyze these bills and keep our Michigan No Fault Auto Insurance intact. I have to be an advocate for my son and all the other Catastrophically injured and ANY ONE who is just an eye blink away from becoming catastrophically injured.

Thank you for taking the time to read my letter. I appreciate it greatly.

Sincerely,

Laura L. Beckett
5536 Orchard Drive
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October 12, 2011